

LOWE'S® BUSINESS CREDIT ACCOUNT GUIDE

BUILD YOUR SAVINGS WHILE YOU BUILD YOUR BUSINESS.

NAHB Cardholder's



Lowe's helps you manage your business AND save you money.

NAHB Cardholder's Enjoy:

- ✓ **5% Off* Every Day purchases**
- ✓ **An additional 2% Back** as a credit on your monthly statement**
- ✓ **No minimum purchases or thresholds**
- ✓ **No annual fee**

It's easy. Visit Lowe'sForPros.com/NAHB to apply and/or register your account today.

A Lowe's® Business Credit Account gives you and your business two ways to save!

5% OFF
EVERY DAY

When You Buy

+

2% BACK
STATEMENT CREDIT

When You Pay

Example Savings Below

| WHEN YOU SPEND | WHEN YOU BUY 5%* SAVINGS | WHEN YOU PAY 2%** SAVINGS | TOTAL SAVINGS |
|----------------|--------------------------|---------------------------|---------------|
| \$5,000 | \$250 | \$95 | \$345 |
| \$10,000 | \$500 | \$190 | \$690 |
| \$20,000 | \$1,000 | \$380 | \$1,380 |
| \$50,000 | \$2,500 | \$950 | \$3,450 |

MORE CARDHOLDER FEATURES:



ONLINE ACCOUNT MANAGEMENT

View, manage and pay your account online 24 hours a day.



ITEMIZED BILLING STATEMENTS

Simplify your accounting with easy-to-read itemized statements with product-level details.



ACCOUNT CUSTOMIZATION

Set up your Account your way.



SPEND TRACKING

View purchase tracking by Job Name and P.O. Number.



PURCHASING POWER

Enjoy online ordering and bulk discounts.



NO ANNUAL FEE

Save money for your business.



FREE DELIVERY*

Convenience and savings with purchases of \$500 or more.

***See reverse side for details.


NAHB HOW TO APPLY & SAVE GUIDE

NEED A LOWE'S® BUSINESS CREDIT ACCOUNT?

Choose the best option for your business and save like a PRO with 5% Off* Every Day when you buy.

1 Visit Lowe'sForPros.com/NAHB to get started or visit your local Lowe's ProServices desk.


Lowe's® Accounts Receivable (LAR)



Pay in full each month with robust accounting functionality

APPLY NOW

Lowe's® Business Account (LBA)




Low monthly payments with ability to revolve

APPLY NOW

2 Download and fill out an Application.



3 Fax to 877-896-3839 (typical response time is within one week) or take to your local store.



4 Once you are approved for your Lowe's® Business Credit Account follow the cardholder steps to register for the 2%** Statement Credit offer.

CURRENTLY A LOWE'S® BUSINESS CREDIT CARDHOLDER?

Don't miss out on your exclusive way to save!

1 Visit Lowe'sForPros.com/NAHB to get started!

BUSINESS CARD VALUE SAVES YOU TWICE

5% OFF EVERY DAY + **2%** BACK** STATEMENT CREDIT

2 Lowe's® Business Credit cardholders choose REGISTER NOW

Already have a Lowe's® Accounts Receivable or Lowe's® Business Account?

REGISTER NOW

to start receiving your 2%** statement credit.

3 Complete the enrollment form

Email:

Verify Email:

Last 4 Digits of Account Number:

Billing ZIP Code:

Business Name:

Phone Number:

All fields required.

SUBMIT

4 That was easy! Look for your 2%** Statement Credit starting soon (allow one to two billing cycles).

2% BACK**

STATEMENT CREDIT

Questions? Contact us at NationalProgram@Lowe's.com

* 5% Discount: Subject to credit approval. Get 5% off your qualifying purchase or order charged to your Lowe's Business Rewards Card from American Express, Lowe's® Business Account or Lowe's® Accounts Receivable. Valid for purchases in US stores, on Lowe's.com and Lowe'sForPros.com. Customer must pay applicable sales tax. 5% discount will be applied after any other applicable discounts. Offer can't be combined with other credit-related promotional offers. Can't be used in conjunction with: any coupon; Lowe's military discount; Lowe's employee discount; Lowe's low price guarantee; Lowe's volume or special discount programs such as, but not limited to "QSP;" manager discretion price adjustments; contractor packs; or any other offer which expressly states it can't be combined with any other discount credit offer. Can't be used in conjunction with the following products and/or services: extended protection/replacement plans; shipping, delivery or assembly charges; fees or taxes; gift cards; Dacor®, ICON®, Fisher & Paykel®, Monogram, Smeg or Liebherr appliances (some brands not available in all markets/stores); Weber or Kichler products. Excludes all Lowe's® Canada Credit products. We reserve the right to discontinue or alter these terms at any time.

** 2% Discount: Cannot be combined with any other statement discount. To be eligible for the 2% discount, you must register your National Association of Homebuilders affiliation and Lowe's® Accounts Receivable (LAR) or Lowe's® Business Account (LBA) account per the instructions provided, make a purchase with your LAR or LBA account by 12/31/17 and comply with all terms and conditions of your LAR or LBA account. Allow one to two complete billing cycles for your registration to be processed and for your discount to appear on your billing statement. 2% discount will be automatically deducted from your statement at billing (discount will not take effect until Synchrony Bank fully processes your account registration). Excludes Lowe's® Consumer Credit Card, Lowe's® Visa® Accounts, Lowe's Business Rewards Card from American Express and all Lowe's® Canada Credit products. Account must remain open, be in good standing and not become delinquent at the time the statement credit is applied.

, Offers valid in US stores, on Lowe's.com and Lowe'sForPros.com. Discounts applicable to commercial purchases only. Offers/discounts provided by Lowe's and not Synchrony Bank. Subject to credit approval. Lowe's reserves the right to discontinue or alter these terms at any time.

† Standard delivery rules apply.

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